

Information to identify the case:

Debtor 1	<u>Aaron J. Anderson</u>	Social Security number or ITIN	xxx-xx-0236
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rebecca S. Anderson</u>	Social Security number or ITIN	xxx-xx-5974
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-21070-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aaron J. Anderson

Rebecca S. Anderson

7/11/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Aaron J. Anderson
Rebecca S. Anderson
Debtors

Case No. 18-21070-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 11, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Aaron J. Anderson, Rebecca S. Anderson, 17 Trice Dr., Mount Pleasant, PA 15666-9048
aty	+ Glenn R. Bartifay, 3134 Lillian Avenue, First Floor, First Floor, Murrys ville, PA 15668 US 15668-1868
14795841	CBCS, P.O. Box 1838, Columbus, OH 43215
14815137	+ Granite State Management & Resources, on behalf of NHHEAF, c/o NHHEAF, 4 Barrell Court, Concord, NH 03301-8543
14795846	+ Granite State Mgmt Res, 4 Barrell Ct, Concord, NH 03301-8543
14812725	+ Leonard Anderson, 931 W. Washington St., Mount Pleasant, PA 15666-1741
14831924	+ Navient Solutions, LLC. on behalf of, Massachusetts Higher Education Assistanc, d/b/a American Student Assistance, PO BOX 16129, St. Paul, MN 55116-0129
14795853	+ The United Federal Cr, 3 Sunset Beach Rd, Morgantown, WV 26508-4431
14816338	+ The United Federal Credit Union, 3 Sunset Beach Rd., Morgantown, WV 26508-4431

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 12 2023 04:33:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 12 2023 00:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Jul 12 2023 04:33:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: WFFC2	Jul 12 2023 04:33:00	WELLS FARGO BANK, N.A., PO BOX 10438, DES MOINES, IA 50306-0438
14796822	EDI: GMACFS.COM	Jul 12 2023 04:33:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14795836	+ EDI: GMACFS.COM	Jul 12 2023 04:33:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14824982	Email/PDF: bncnotices@becket-lee.com	Jul 12 2023 00:56:28	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14795837	+ Email/PDF: bncnotices@becket-lee.com	Jul 12 2023 00:56:40	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871

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14795838	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 12 2023 00:55:57	Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
14795839	EDI: CAPITALONE.COM	Jul 12 2023 04:33:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14795840	+ EDI: CAPITALONE.COM	Jul 12 2023 04:33:00	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
14831251	Email/PDF: bncnotices@becket-lee.com	Jul 12 2023 01:08:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14795843	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 12 2023 00:55:48	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14799328	EDI: DISCOVER.COM	Jul 12 2023 04:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14795844	+ EDI: DISCOVER.COM	Jul 12 2023 04:33:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14892560	Email/Text: ECMCBKNotices@ecmc.org	Jul 12 2023 00:47:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14795845	+ Email/Text: EBN@edfinancial.com	Jul 12 2023 00:47:00	Edfinancial Services L, 120 N Seven Oaks Dr, Knoxville, TN 37922-2359
14825003	+ Email/Text: EBN@edfinancial.com	Jul 12 2023 00:47:00	Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14795842	EDI: JPMORGANCHASE	Jul 12 2023 04:33:00	Chase Card, P.o. Box 15298, Wilmington, DE 19850
14795847	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 12 2023 00:47:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
14878060	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2023 00:55:54	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, GREENVILLE, SC 29603-0587
14855272	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2023 00:56:23	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14816138	Email/Text: camanagement@mtb.com	Jul 12 2023 00:47:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288
14795848	Email/Text: camanagement@mtb.com	Jul 12 2023 00:47:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14829122	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2023 00:48:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
15560269	+ EDI: AISMIDFIRST	Jul 12 2023 04:33:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
14795849	+ EDI: NAVIENTFKASMSERV.COM	Jul 12 2023 04:33:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
14849409	EDI: PRA.COM	Jul 12 2023 04:33:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14796625	+ EDI: RECOVERYCORP.COM	Jul 12 2023 04:33:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14795850	EDI: RMSC.COM	Jul 12 2023 04:33:00	Paypal Credit, P.O. Box 105658, Atlanta, GA 30348-5658
14834502	EDI: Q3G.COM	Jul 12 2023 04:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14833474	+ Email/PDF: MarletteBKNotifications@resurgent.com	Jul 12 2023 00:56:14	SST as servicing agent for BEST EGG, 4315 Pickett Road, Bankruptcy Department, St. Joseph,

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14795851	+ EDI: CITICORP.COM	Jul 12 2023 04:33:00	Missouri 64503-1600 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14936012	+ Email/Text: hpasipanki@setonhill.edu	Jul 12 2023 00:49:00	Seton Hill University, Student Accounts, 1 Seton Hill Drive, Greensburg, PA 15601-1548
14795852	+ EDI: RMSC.COM	Jul 12 2023 04:33:00	Synco/lowes, Po Box 956005, Orlando, FL 32896-0001
14824264	Email/Text: electronicbkydocs@nelnet.net	Jul 12 2023 00:48:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
14795854	+ Email/Text: BankruptcyNotice@upmc.edu	Jul 12 2023 00:49:00	UPMC, Quantum I Building Third Floor, Distribution Room #386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
14830228	Email/Text: BNCnotices@dcmsservices.com	Jul 12 2023 00:47:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14830399	Email/Text: BNCnotices@dcmsservices.com	Jul 12 2023 00:47:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
14795855	+ Email/Text: electronicbkydocs@nelnet.net	Jul 12 2023 00:48:00	Us Dept Of Ed/glslsi, Po Box 7860, Madison, WI 53707-7860
14849602	EDI: AIS.COM	Jul 12 2023 04:33:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14795856	+ EDI: VERIZONCOMB.COM	Jul 12 2023 04:33:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
14805570	EDI: WFFC2	Jul 12 2023 04:33:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14795857	+ EDI: WFFC.COM	Jul 12 2023 04:33:00	Wf Efs, Po Box 5185, Sioux Falls, SD 57117-5185
TOTAL: 46			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		MidFirst Bank
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmlawgroup.com
Glenn R. Bartifay	on behalf of Joint Debtor Rebecca S. Anderson gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Debtor Aaron J. Anderson gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Glenn R. Bartifay	on behalf of Attorney Glenn R. Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor MidFirst Bank amps@manleydeas.com

TOTAL: 7